

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JORGE F TORRENS
ZITA M TORRENS
Debtor(s)

Case No. 09-19520

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2009.
- 2) The plan was confirmed on 12/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/14/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/30/2012, 10/10/2013.
- 5) The case was completed on 01/08/2014.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$16,000.00.
- 10) Amount of unsecured claims discharged without payment: \$298,952.68.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,097.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$43,097.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,374.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,931.37
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,305.37

Attorney fees paid and disclosed by debtor: \$1,126.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SERVICES	Unsecured	664.01	NA	NA	0.00	0.00
ALLIANCE LAUNDRY SYSTEMS % A	Secured	0.00	0.00	0.00	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	6,495.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	17,794.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	9,353.88	9,353.38	9,353.38	969.19	0.00
BECKET & LEE LLP	Unsecured	8,510.00	611.57	611.57	63.37	0.00
BENCHMARK BANK	Secured	0.00	0.00	0.00	0.00	0.00
BENCHMARK BANK	Secured	0.00	0.00	0.00	0.00	0.00
CCS	Unsecured	1,822.98	NA	NA	0.00	0.00
CHASE AUTOMOTIVE FINANCE COR	Unsecured	NA	10,949.81	10,949.81	1,134.61	0.00
CHASE AUTOMOTIVE FINANCE COR	Secured	9,000.00	9,000.00	9,000.00	9,000.00	1,401.63
CITIBANK	Unsecured	180.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	147.00	287.19	287.19	29.76	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	16,568.88	16,568.88	16,568.88	1,716.86	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,418.82	6,418.82	6,418.82	665.11	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,495.53	6,495.53	6,495.53	673.06	0.00
FIFTH THIRD MORTGAGE COMPANY	Unsecured	183,106.38	190,643.15	190,643.15	19,754.35	0.00
GEMB	Unsecured	107.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	101.00	126.51	126.51	13.11	0.00
NAFS	Unsecured	19,949.81	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	153.00	NA	NA	0.00	0.00
PENTAGROUP FINANCIAL	Unsecured	5,365.53	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	349.00	443.31	443.31	45.94	0.00
PRIMUS FINANCIAL SERVICES	Unsecured	19,863.54	20,716.81	20,716.81	2,146.67	0.00
TARGET NATIONAL BANK	Unsecured	20.00	NA	NA	0.00	0.00
US BANK	Secured	0.00	0.00	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK	Secured	5,791.29	0.00	0.00	0.00	0.00
US ENERGY SAVINGS GROUP	Unsecured	2,222.39	NA	NA	0.00	0.00
US ENERGY SAVINGS GROUP	Unsecured	5,279.66	NA	NA	0.00	0.00
VINCE ROSANOVA	Unsecured	8,794.00	NA	NA	0.00	0.00
WELLS FARGO OPERATIONS CENTE	Secured	773.80	773.80	773.80	773.80	0.00
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WEST AURORA PLAZA LLC	Unsecured	NA	3,900.54	3,900.54	404.17	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$773.80	\$773.80	\$0.00
Debt Secured by Vehicle	\$9,000.00	\$9,000.00	\$1,401.63
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,773.80	\$9,773.80	\$1,401.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$266,515.50	\$27,616.20	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,305.37</u>
Disbursements to Creditors	<u>\$38,791.63</u>
TOTAL DISBURSEMENTS :	<u>\$43,097.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/20/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.